

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
MaryBeth Billet  
Debtor

Case No. 22-00974-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 26, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:**

Recip ID	Recipient Name and Address
db	+ MaryBeth Billet, 75 Railroad Ave, York Haven, PA 17370-9718
5476992	+ Household Finance, co/OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5476994	+ Mariner Finance, 2528 Eastern Blvd, York, PA 17402-2902
5476998	+ Shipley Energy, PO Box 5006, York, PA 17405-5006

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 26 2022 18:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: RECOVERYCORP.COM	Aug 26 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5476988	+ EDI: CAPITALONE.COM	Aug 26 2022 22:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5476989	Email/PDF: creditonebknotifications@resurgent.com	Aug 26 2022 18:51:08	Credit One Bank, Attn: Bankruptcy, P.O. Box 98873, Las Vegas, NV 89193-8873
5476990	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 26 2022 18:51:08	Cws/Cw Nexus, Attn: Card Services, PO Box 9201, Old Bethpage, NY 11804-9001
5476991	EDI: DISCOVER.COM	Aug 26 2022 22:48:00	Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
5476993	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 26 2022 18:47:00	Kohls/Capital One, Kohls Credit, P.O. Box 3043, Milwaukee, WI 53201-3043
5476995	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2022 18:47:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Suite 100, San Diego, CA 92108-3007
5476996	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 26 2022 18:47:00	Mr. Cooper, P.O. Box 619098, Dallas, TX 75261-9098
5476997	EDI: PRA.COM	Aug 26 2022 22:48:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
5477202	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5476999	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5477000	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5477001	+ EDI: RMSC.COM	Aug 26 2022 22:48:00	Synchrony Bank/Walmart, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

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5477003 + Email/Text: paparalegals@pandf.us

Aug 26 2022 18:47:00 TD Bank c/o Patenaude & Felix A.P.C, 501  
Corporate Drive, Southpointe Center, Suite 205,  
Canonsburg, PA 15317-8584

5477002 + EDI: WTRRN BANK.COM

Aug 26 2022 22:48:00 Target, C/O Financial & Retail Services, Mailstop  
BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Leah M Stump	on behalf of Debtor 1 MaryBeth Billet lstump@shepleylaw.com
Lily Christina Calkins	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

MaryBeth Billet

Social Security number or ITIN xxx-xx-5626

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-00974-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

MaryBeth Billet

8/26/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**